(b) whether Government propose to provide ILS at all the airports; and

(c) if so, what are the details thereof and if not, the reasons therefor?

THE MINISTER OF CIVIL AVIATION AND TOURISM (SHRI MADHAV RAO SCINDIA): (a) Estimated cost of providing Instrument Landing System at remaining 65 airports with National Airports Authority, excluding civil enclaves where the responsibility is of Defence, would be Rs. 130 crores.

(b) No, Sir.

(c) Whether *visibility condition*, type of terrain around the airport, type of aircraft operation are the factors that determine the requirement of ILS at an airport. Conditions prevalent at majority of the airports do not warrant provision of an Instrument Landing System. There is no need to provide Instrument Landing System at all the airports.

Multi funds in private and joint sectors

*90. SHRI DHULESHWAR MEENA: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that there has been a mushroom growth of mutual funds in the private and joint sectors;

(b) if so, what precautions have been taken by Government to see that these funds are not used for laundering of black money; and

(c) what check or monitoring is being exercised the proper utilisation of funds invested in these mutual funds?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI RAMESHWAR THAKUR): (a) to (c) At present, all mutual funds functioning in the country are in the public sector. Therefore, it is not correct to say that there has been a mushroom growth of mutual funds in the private and joint sectors. In view of the growing importance of mutual funds and the decision to allow mutual funds to be set up in the joint and private sectors, this Ministry has recently issued a comprehensive set of prudential guidelines for the development and regulation of mutual funds and for ensuring investor protection. These guidelines are applicable to all mutual funds which invest primarily in the capital market and also partly in money market instruments subject to certain conditions. The guidelines cover, *inter-alia*, the establishment of mutual funds, restrictions on business activities, Trustees and Trust Companies, schemes for mutual funds and investment limitations account in requirements and disclosures and reporting. All mutual funds shall require authorisation for business by the Securities and Exchange Board of India.

Promotion of bio-gas plants and smokeless Lchulahs in the country

*91. SHRI RAM NARESH YADAV: Will the Minister of POWER AND NON-CONVENTIONAL ENERGY SOURCES be pleased to state:

(a) what is the total number of family size bio-gas plants set up and also the number of improved and smokeless chulahs installed in the country, so far;

(b) what has been their impact on saving fuel and wood for the users; and

(c) what incentives Government propose to give for the development of this source of energy?

THE MINISTER OF STATE OF THE MINISTRY OF POWER AND NON-CONVENTIONAL ENERGY SOURCES (SHRI KALP NATH RAI): (a) A total of over 14.9 lakh family size biogas plants and 113 lakh improved chulhas have been installed so far in the country under the Centrally sponsored programmes.

(b) A family size biogas plant and an Improved Chulha are estimated to save about 4 and 0.7 tonnes of firewood per year, respectively, for the users.

(c) The Government is continuing implementation of National Project on Biogas Development and National Programme on Improved Chulhas, which provide various kinds of incentives such as central subsidy, training programmes, involvement of self-employed workers and

voluntary agencies technical support, publicity and extension.

Losses suffered by regional rural Banks

*92. SHRI M. S. GURUPADASWAMY:
DR. BAPU KALDATE:

Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the Regional Rural Bank set up in 1984 with the objective of boosting priority sector have lost their financial viability;

(b) if so, what are the progressive losses suffered by the Regional Rural Banks since their inception;

(c) what are the main causes identified for the losses; and

(d) what steps are contemplated by Government in the matter?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) to (d) National Bank for Agriculture & Rural Development (NABARD) have reported that during the year 1990-91 only 44 out of 196 Regional Rural Banks (RRBs) could earn profits amounting to Rs. 21.47 crores as against a loss of Rs. 91.87 crores incurred by 152 RRBs. The accumulated losses at the end of March, 1991 were Rs 363.91 crores. The 23 RRBs set up during the calendar year, 1984, incurred losses during the financial year 1990-91 amounting to Rs. 7.32 crores and their accumulated losses as at the end of March, 1991 aggregated to Rs. 22.81 crores. The reasons for weak financial health of the RRBs are attributable to severad factors like restriction on the choice of clientele, limited area of operation, low interest margins, mounting establishment costs, particularly after Implementation of the award of the National Industrial Tribunal etc. Several measures have been taken to remove the financial weaknesses of RRBs such as, enhancement of share capital, reduction in the interest rate on relinance from the sponsor banks, increase in lending rates etc. The performance of RRBs is continually monitored by National Bank for Agriculture & Rural Development and the Government of India remedial measures taken to improve their performance and eliminate their financial weaknesses.

बैंकों का जमा-अनुपात

*93. **श्री ईश दत्त यादव : क्या वित्त** मंत्री यह बताने की कृपा करेंगे कि :

(क) क्या यह सच है कि औद्योगिक दृष्टि से पिछड़े हुए राज्यों की तुलना में विकसित राज्यों में बैंकों का जमा अनुपात अधिक है ;

(ख) पिछले दो वर्षों के दौरान राज्यवार बैंक जमा-अनुपात कितना-कितना था ; और

(ग) पिछड़े हुए राज्यों में बैंक जमा-अनुपात में वृद्धि करने के लिए सरकार द्वारा अब तक क्या प्रयास किये गये हैं ?

वित्त मंत्रालय में राज्य मंत्री (श्री दलबीर सिंह) : (क) से (ग) सभवत: माननीय सदस्य का आशय विभिन्न राज्यों के ऋण जमा अनुपात से है । किसी एक राज्य अथवा क्षेत्र में स्थानीय रूप से प्राप्त जमा राशियों के जुटाने के सम्बध में ऋण का स्तर उस राज्य/क्षेत्र की ऋण के खपाने की क्षमता पर निर्भर करता है जो अनुकूल आधारभूत सुविधाओं के विकास जैसे सिचाई, बिजली, रेल, सड़क, परिवहन आदि तथा अपेक्षित निवेश की उपलब्धता एवं कृषि संबंधी औद्योगिक उत्पादन आदि की विपणन सुविधाओं के तथ्यों द्वारा निश्चित तथा प्रभावित करते हैं । किसी राज्य/क्षेत्र विशेष के आर्थिक विकास का सूचक केवल ऋण जमा अनुपात नहीं होगा । तथापि, आर्थिक विकास में क्षेत्रीय असंतुलनों को दूर करने के लिये भारतीय रिजर्व बैंक ने बैंकों से कहा है कि वे एक अखिल भारतीय आधार पर अपने ग्रामीण तथा